

Information to identify the case:

Debtor 1 **Jaclyn N. Formanek**

Social Security number or ITIN **xxx-xx-9257**

First Name Middle Name Last Name

EIN ---

Debtor 2

Social Security number or ITIN ---

(Spouse, if filing)

First Name Middle Name Last Name

EIN ---

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **21-70113-JAD**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jaclyn N. Formanek
fka Jaclyn N. Wineberg

7/7/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jaclyn N. Formanek
Debtor

Case No. 21-70113-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Jul 07, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2021:

Recip ID	Recipient Name and Address
db	#+ Jaclyn N. Formanek, 190 Love Road, Valencia, PA 16059-2914
tr	+ Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
15351802	+ Apex Asset Management, 2501 Oregon Pike, Suite 120, Lancaster, PA 17601-4890
15351803	Bank of America, PO Box 17234, Wilmington, DE 19850-7234
15351816	++ FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253 address filed with court., Fifth Third Bank NA, 5050 Kingsley Drive, M/D IMOCOP, Cincinnati, OH 45263
15351817	Hayt, Hayt & Landau, LLC, Meridian Center I, Two Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
15351818	+ Hon. Wayne D. Seibel, 202 East Main Street, Evans City, PA 16033-1244
15351819	Matthew W. Pomy, Esq., Weltman, Weinberg & Reis, Co, L.P.A., 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842
15351824	+ Penn Highlands DuBois, 100 Hospital Avenue, Du Bois, PA 15801-1440

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 08 2021 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 07 2021 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 08 2021 03:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 07 2021 23:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Jul 08 2021 03:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15351801	EDI: RMSC.COM	Jul 08 2021 03:48:00	AEO/Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
15351804	EDI: BANKAMER.COM	Jul 08 2021 03:48:00	Bank of America, PO Box 982238, El Paso, TX 79998-2235
15351805	+ EDI: CAPITALONE.COM	Jul 08 2021 03:48:00	Capital One Bank USA, PO Box 31293, Salt Lake City, UT 84131-0293
15351806	EDI: CITICORP.COM	Jul 08 2021 03:48:00	Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
15351807	+ EDI: CITICORP.COM		

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User: admin

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		Jul 08 2021 03:48:00	Citicards CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
15351808	+ EDI: COMCASTCBLCENT	Jul 08 2021 03:48:00	Comcast, Comcast Center, 1701 JFK Boulevard, Philadelphia, PA 19103-2899
15351809	+ EDI: COMCASTCBLCENT	Jul 08 2021 03:48:00	Comcast, PO Box 3005, Southeastern, PA 19398-3005
15351810	EDI: WFNNB.COM	Jul 08 2021 03:48:00	Comenity - Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728
15351811	+ EDI: WFNNB.COM	Jul 08 2021 03:48:00	Comenity Bank/Maurices Credit Card, PO Box 182789, Columbus, OH 43218-2789
15351812	EDI: WFNNB.COM	Jul 08 2021 03:48:00	Comenity Bank/Victoria's Secret, PO Box 182789, Columbus, OH 43218-2789
15351813	+ EDI: CCS.COM	Jul 08 2021 03:48:00	Credit Collection Services, PO Box 710, Norwood, MA 02062-0710
15351815	EDI: DISCOVER.COM	Jul 08 2021 03:48:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850-5316
15351814	EDI: DISCOVER.COM	Jul 08 2021 03:48:00	Discover, PO Box 6103, Carol Stream, IL 60197-6103
15351821	EDI: AISMIDFIRST	Jul 08 2021 03:48:00	Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
15351820	EDI: AISMIDFIRST	Jul 08 2021 03:48:00	Midland Mortgage, PO Box 268888, Oklahoma City, OK 73126-8888
15351822	EDI: AISMIDFIRST	Jul 08 2021 03:48:00	Midland Mortgage Co., PO Box 268959, Oklahoma City, OK 73126-8959
15351825	EDI: PRA.COM	Jul 08 2021 03:48:00	Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502
15351823	EDI: RMSC.COM	Jul 08 2021 03:48:00	Paypal Credit/Syncb, PO Box 960006, Orlando, FL 32896-0006
15351826	Email/Text: steve@priorityfirstfcu.org	Jul 07 2021 23:49:00	Priority First Federal Credit Union, 364 Midway Drive, Du Bois, PA 15801-3864
15351827	EDI: RMSC.COM	Jul 08 2021 03:48:00	Syncb/American Eagle, PO Box 965005, Orlando, FL 32896-5005
15351828	EDI: RMSC.COM	Jul 08 2021 03:48:00	Syncb/JC Penney, PO Box 965007, Orlando, FL 32896-5007
15351829	EDI: RMSC.COM	Jul 08 2021 03:48:00	Syncb/Old Navy, PO Box 965005, Orlando, FL 32896-5005
15351830	+ EDI: RMSC.COM	Jul 08 2021 03:48:00	Syncb/PPC, PO Box 965005, Orlando, FL 32896-5005
15351831	+ EDI: RMSC.COM	Jul 08 2021 03:48:00	Synchrony Bank, Attn: Bankruptcy Department, PO Box 965061, Orlando, FL 32896-5061
15352365	+ EDI: RMSC.COM	Jul 08 2021 03:48:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15351832	EDI: RMSC.COM	Jul 08 2021 03:48:00	Synchrony Bank/JCP, PO Box 960090, Orlando, FL 32896-0090

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

District/off: 0315-7

User: admin

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MIDFIRST BANK

aty *+

Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2021 at the address(es) listed below:

Name	Email Address
Dennis M. Sloan	on behalf of Debtor Jaclyn N. Formanek sloanassoc@zoominternet.net dsloan@sloanassoc.com
Lisa M. Swope, Chapter 7 Trustee	on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com, PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Maria Miksich	on behalf of Creditor MIDFIRST BANK mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5